

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Michael D Vinsick
Debtor(s)

Bankruptcy Case No.: 19-24330-JAD
Related to Doc. #178
Chapter: 13
Docket No.: 179 – 178

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 28th of April, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 6/16/25. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on 6/24/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473 at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before 6/16/25.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

In re:
Michael D Vinsick
Debtor

Case No. 19-24330-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 28, 2025

User: auto
Form ID: 408

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402 |
| aty | + The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700 |
| sp | + David A Coleccchia, 324 S. Maple Ave., Greensburg, PA 15601-3219 |
| r | + John Kubicar, Century 21 Frontier Realty, 680 Jefferson Avenue, Washington, PA 15301-4119 |
| cr | + Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227 |
| cr | + Premier Bank fka First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, OH 44503-1200 |
| 15152105 | Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222 |
| 15210147 | Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222 |
| 15172115 | Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222 |
| 15399950 | + Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514 |
| 15184996 | + Greene County Treasurer Office, 93 E. High St., Waynesburg, PA 15370-1890 |
| 15152108 | + Home Savings, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200 |
| 15166561 | + Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200 |
| 15183588 | + Kelly A. Stepp, Esquire, 64 N. Richhill St., Ste 101, Waynesburg, PA 15370-1306 |
| 15166564 | + ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927 |
| 15166565 | PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111 |
| 15166566 | Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431 |
| 15365657 | + Premier Bank f/k/a First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, Ohio 44503-1200 |
| 15152113 | + S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908 |
| 15152114 | + Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077 |
| 15152115 | + Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306 |
| 15166572 | + Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839 |
| 15287371 | + WH Midwest, LLC, 3777 Boettler Oaks Drive, Uniontown, OH 44685-7733 |

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | ^ MEBN | Apr 29 2025 01:35:49 | Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911 |
| cr | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Apr 29 2025 01:40:00 | First National Bank of Pennsylvania, c/o Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, Pa 15212-5708 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 29 2025 01:57:41 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15172702 | Email/PDF: bncnotices@becket-lee.com | Apr 29 2025 02:10:11 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15152101 | + Email/PDF: bncnotices@becket-lee.com | Apr 29 2025 01:43:26 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 28, 2025

Form ID: 408

Total Noticed: 50

| | | | |
|----------|--|----------------------|--|
| 15152102 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 29 2025 01:43:21 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15169004 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 29 2025 01:55:22 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15152103 | + Email/PDF: creditonebknotifications@resurgent.com | Apr 29 2025 01:43:22 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 15152104 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 29 2025 01:43:44 | Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 15172114 | ^ MEBN | Apr 29 2025 01:35:46 | Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911 |
| 15152106 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Apr 29 2025 01:40:00 | First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401 |
| 15180449 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Apr 29 2025 01:40:00 | First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401 |
| 15152107 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 29 2025 01:43:00 | Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 15166562 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 29 2025 01:41:00 | Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326 |
| 15181120 | Email/PDF: resurgentbknotifications@resurgent.com | Apr 29 2025 01:43:26 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15166563 | + Email/Text: Documentfiling@lciinc.com | Apr 29 2025 01:40:00 | LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802 |
| 15152109 | + Email/Text: Documentfiling@lciinc.com | Apr 29 2025 01:40:00 | LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802 |
| 15152110 | + Email/Text: nsm_bk_notices@mrc cooper.com | Apr 29 2025 01:41:00 | Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 15152111 | + Email/PDF: bankruptcy_prod@navient.com | Apr 29 2025 01:57:44 | Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640 |
| 15318984 | Email/Text: peritus@ebn.phinsolutions.com | Apr 29 2025 01:42:00 | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| 15181135 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 29 2025 01:40:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101 |
| 15177804 | Email/Text: bnc-quantum@quantum3group.com | Apr 29 2025 01:42:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 15166569 | Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com | Apr 29 2025 01:43:00 | SPS, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 15152116 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 01:43:18 | Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15152788 | ^ MEBN | Apr 29 2025 01:36:09 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15183603 | Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com | Apr 29 2025 01:43:00 | The Bank of New York Mellon et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 15307674 | + Email/Text: kburkley@berNSTeinlaw.com | Apr 29 2025 01:42:00 | WH Midwest, LLC d/b/a Wayne Homes, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945 |

TOTAL: 27

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 28, 2025

Form ID: 408

Total Noticed: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | The Bank of New York Mellon, successor to The Bank |
| cr | | WH Midwest, LLC d/b/a Wayne Homes |
| 15450439 | | Premier Bank fka First Federal Bank of the Midwest |
| cr | * | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| 15175459 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15178154 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15166555 | *+ | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 15166556 | *+ | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 15166557 | *+ | Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873 |
| 15166558 | * | Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222 |
| 15166559 | *+ | First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401 |
| 15166560 | *+ | Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401 |
| 15287370 | *+ | Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200 |
| 15183589 | *+ | Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124 |
| 15166567 | *+ | Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124 |
| 15166568 | *+ | Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077 |
| 15166570 | *+ | Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306 |
| 15166571 | *+ | Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15152112 | ##+ | Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124 |
| 15287372 | ##+ | WH Midwest, LLC, c/o Jamie M. Haren, Esq., 6370 Mt. Pleasant Street NW, North Canton, OH 44720-5310 |

TOTAL: 3 Undeliverable, 15 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2025 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| David W. Raphael | on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com |
| Denise Carlon | on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmllawgroup.com |
| Donna M. Donaher | on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com |
| Elizabeth L. Slaby | on behalf of Creditor Dollar Bank FSB bslaby@bdblaw.com |
| Keri P. Ebeck | on behalf of Creditor WH Midwest LLC d/b/a Wayne Homes kebeck@bersteinlaw.com, btemple@bersteinlaw.com;aeiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com |
| Lauren Michaels | |

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 28, 2025

Form ID: 408

Total Noticed: 50

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Michael D Vinsick mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Michelle L. McGowan

on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Richard J. Thomas

on behalf of Creditor Premier Bank fka First Federal Bank of the Midwest s/b/m to Home Savings Bank
rthomas@hendersoncovington.com, dciambotti@hendersoncovington.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 12